Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

2017

Insolvency Statistics in Canada

Fourth Quarter of 2017

Canada

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50% of total liabilities related to consumer goods and services.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

North American Industry Classification System (NAICS): Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Newfoundland and Labrador	**658**	**599**	**577**	**9.8**	**14.0**	**2,515**	**2,427**	**3.6**
Bankruptcies	356	314	362	13.4	-1.7	1,390	1,574	-11.7
Proposals	302	285	215	6.0	40.5	1,125	853	31.9
Prince Edward Island	**169**	**169**	**196**	**0.0**	**-13.8**	**685**	**815**	**-16.0**
Bankruptcies	90	100	125	-10.0	-28.0	397	507	-21.7
Proposals	79	69	71	14.5	11.3	288	308	-6.5
Nova Scotia	**1,332**	**1,496**	**1,465**	**-11.0**	**-9.1**	**5,773**	**6,023**	**-4.2**
Bankruptcies	853	994	1,035	-14.2	-17.6	3,850	4,254	-9.5
Proposals	479	502	430	-4.6	11.4	1,923	1,769	8.7
New Brunswick	**1,104**	**1,126**	**1,165**	**-2.0**	**-5.2**	**4,418**	**4,501**	**-1.8**
Bankruptcies	582	632	741	-7.9	-21.5	2,500	2,949	-15.2
Proposals	522	494	424	5.7	23.1	1,918	1,552	23.6
Quebec	**10,861**	**10,311**	**10,811**	**5.3**	**0.5**	**43,731**	**45,206**	**-3.3**
Bankruptcies	5,874	5,823	6,271	0.9	-6.3	24,210	25,901	-6.5
Proposals	4,987	4,488	4,540	11.1	9.8	19,521	19,305	1.1
Ontario	**9,480**	**9,397**	**9,660**	**0.9**	**-1.9**	**39,045**	**40,551**	**-3.7**
Bankruptcies	3,881	3,783	4,186	2.6	-7.3	15,968	17,595	-9.2
Proposals	5,599	5,614	5,474	-0.3	2.3	23,077	22,956	0.5
Manitoba	**713**	**644**	**674**	**10.7**	**5.8**	**2,643**	**2,659**	**-0.6**
Bankruptcies	403	345	371	16.8	8.6	1,408	1,482	-5.0
Proposals	310	299	303	3.7	2.3	1,235	1,177	4.9
Saskatchewan	**818**	**823**	**780**	**-0.6**	**4.9**	**3,258**	**3,077**	**5.9**
Bankruptcies	383	332	376	15.4	1.9	1,472	1,512	-2.6
Proposals	435	491	404	-11.4	7.7	1,786	1,565	14.1
Alberta	**3,334**	**3,331**	**3,267**	**0.1**	**2.1**	**13,481**	**13,338**	**1.1**
Bankruptcies	1,238	1,210	1,350	2.3	-8.3	5,139	5,548	-7.4
Proposals	2,096	2,121	1,917	-1.2	9.3	8,342	7,790	7.1
British Columbia	**2,446**	**2,397**	**2,444**	**2.0**	**0.1**	**10,136**	**11,005**	**-7.9**
Bankruptcies	958	961	1,056	-0.3	-9.3	4,263	4,868	-12.4
Proposals	1,488	1,436	1,388	3.6	7.2	5,873	6,137	-4.3
Northwest Territories	**30**	**24**	**17**	**25.0**	**76.5**	**81**	**60**	**35.0**
Bankruptcies	21	18	12	16.7	75.0	52	35	48.6
Proposals	9	6	5	50.0	80.0	29	25	16.0
Yukon	**13**	**8**	**9**	**62.5**	**44.4**	**37**	**55**	**-32.7**
Bankruptcies	5	3	3	66.7	66.7	18	27	-33.3
Proposals	8	5	6	60.0	33.3	19	28	-32.1
Nunavut	**4**	**0**	**2**	**n/a**	**100.0**	**4**	**10**	**-60.0**
Bankruptcies	2	0	0	n/a	n/a	2	4	-50.0
Proposals	2	0	2	n/a	0.0	2	6	-66.7
Canada	**30,962**	**30,325**	**31,067**	**2.1**	**-0.3**	**125,807**	**129,727**	**-3.0**
Bankruptcies	**14,646**	**14,515**	**15,888**	**0.9**	**-7.8**	**60,669**	**66,256**	**-8.4**
Proposals	**16,316**	**15,810**	**15,179**	**3.2**	**7.5**	**65,138**	**63,471**	**2.6**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Newfoundland and Labrador	**648**	**592**	**567**	**9.5**	**14.3**	**2,479**	**2,399**	**3.3**
Bankruptcies	351	308	353	14.0	-0.6	1,367	1,552	-11.9
Proposals	297	284	214	4.6	38.8	1,112	847	31.3
Prince Edward Island	**169**	**167**	**195**	**1.2**	**-13.3**	**673**	**802**	**-16.1**
Bankruptcies	90	98	125	-8.2	-28.0	387	500	-22.6
Proposals	79	69	70	14.5	12.9	286	302	-5.3
Nova Scotia	**1,322**	**1,479**	**1,447**	**-10.6**	**-8.6**	**5,724**	**5,948**	**-3.8**
Bankruptcies	845	980	1,022	-13.8	-17.3	3,807	4,191	-9.2
Proposals	477	499	425	-4.4	12.2	1,917	1,757	9.1
New Brunswick	**1,084**	**1,120**	**1,152**	**-3.2**	**-5.9**	**4,361**	**4,442**	**-1.8**
Bankruptcies	571	626	730	-8.8	-21.8	2,457	2,904	-15.4
Proposals	513	494	422	3.8	21.6	1,904	1,538	23.8
Quebec	**10,330**	**9,871**	**10,285**	**4.6**	**0.4**	**41,670**	**43,009**	**-3.1**
Bankruptcies	5,473	5,495	5,871	-0.4	-6.8	22,647	24,241	-6.6
Proposals	4,857	4,376	4,414	11.0	10.0	19,023	18,768	1.4
Ontario	**9,251**	**9,182**	**9,435**	**0.8**	**-2.0**	**38,167**	**39,611**	**-3.6**
Bankruptcies	3,721	3,626	4,023	2.6	-7.5	15,336	16,904	-9.3
Proposals	5,530	5,556	5,412	-0.5	2.2	22,831	22,707	0.5
Manitoba	**703**	**637**	**660**	**10.4**	**6.5**	**2,604**	**2,607**	**-0.1**
Bankruptcies	395	341	364	15.8	8.5	1,375	1,448	-5.0
Proposals	308	296	296	4.1	4.1	1,229	1,159	6.0
Saskatchewan	**775**	**801**	**752**	**-3.2**	**3.1**	**3,122**	**2,960**	**5.5**
Bankruptcies	347	314	354	10.5	-2.0	1,368	1,421	-3.7
Proposals	428	487	398	-12.1	7.5	1,754	1,539	14.0
Alberta	**3,282**	**3,283**	**3,204**	**0.0**	**2.4**	**13,286**	**13,170**	**0.9**
Bankruptcies	1,203	1,182	1,306	1.8	-7.9	5,008	5,427	-7.7
Proposals	2,079	2,101	1,898	-1.0	9.5	8,278	7,743	6.9
British Columbia	**2,414**	**2,371**	**2,398**	**1.8**	**0.7**	**9,991**	**10,806**	**-7.5**
Bankruptcies	938	939	1,022	-0.1	-8.2	4,146	4,719	-12.1
Proposals	1,476	1,432	1,376	3.1	7.3	5,845	6,087	-4.0
Northwest Territories	**30**	**24**	**17**	**25.0**	**76.5**	**80**	**60**	**33.3**
Bankruptcies	21	18	12	16.7	75.0	51	35	45.7
Proposals	9	6	5	50.0	80.0	29	25	16.0
Yukon	**13**	**8**	**9**	**62.5**	**44.4**	**37**	**55**	**-32.7**
Bankruptcies	5	3	3	66.7	66.7	18	27	-33.3
Proposals	8	5	6	60.0	33.3	19	28	-32.1
Nunavut	**4**	**0**	**2**	**n/a**	**100.0**	**4**	**9**	**-55.6**
Bankruptcies	2	0	0	n/a	n/a	2	3	-33.3
Proposals	2	0	2	n/a	0.0	2	6	-66.7
Canada	**30,025**	**29,535**	**30,123**	**1.7**	**-0.3**	**122,198**	**125,878**	**-2.9**
Bankruptcies	**13,962**	**13,930**	**15,185**	**0.2**	**-8.1**	**57,969**	**63,372**	**-8.5**
Proposals	**16,063**	**15,605**	**14,938**	**2.9**	**7.5**	**64,229**	**62,506**	**2.8**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Newfoundland and Labrador	**10**	**7**	**10**	**42.9**	**0.0**	**36**	**28**	**28.6**
Bankruptcies	5	6	9	-16.7	-44.4	23	22	4.5
Proposals	5	1	1	400.0	400.0	13	6	116.7
Prince Edward Island	**0**	**2**	**1**	**-100.0**	**-100.0**	**12**	**13**	**-7.7**
Bankruptcies	0	2	0	-100.0	n/a	10	7	42.9
Proposals	0	0	1	n/a	-100.0	2	6	-66.7
Nova Scotia	**10**	**17**	**18**	**-41.2**	**-44.4**	**49**	**75**	**-34.7**
Bankruptcies	8	14	13	-42.9	-38.5	43	63	-31.7
Proposals	2	3	5	-33.3	-60.0	6	12	-50.0
New Brunswick	**20**	**6**	**13**	**233.3**	**53.8**	**57**	**59**	**-3.4**
Bankruptcies	11	6	11	83.3	0.0	43	45	-4.4
Proposals	9	0	2	n/a	350.0	14	14	0.0
Quebec	**531**	**440**	**526**	**20.7**	**1.0**	**2,061**	**2,197**	**-6.2**
Bankruptcies	401	328	400	22.3	0.2	1,563	1,660	-5.8
Proposals	130	112	126	16.1	3.2	498	537	-7.3
Ontario	**229**	**215**	**225**	**6.5**	**1.8**	**878**	**940**	**-6.6**
Bankruptcies	160	157	163	1.9	-1.8	632	691	-8.5
Proposals	69	58	62	19.0	11.3	246	249	-1.2
Manitoba	**10**	**7**	**14**	**42.9**	**-28.6**	**39**	**52**	**-25.0**
Bankruptcies	8	4	7	100.0	14.3	33	34	-2.9
Proposals	2	3	7	-33.3	-71.4	6	18	-66.7
Saskatchewan	**43**	**22**	**28**	**95.5**	**53.6**	**136**	**117**	**16.2**
Bankruptcies	36	18	22	100.0	63.6	104	91	14.3
Proposals	7	4	6	75.0	16.7	32	26	23.1
Alberta	**52**	**48**	**63**	**8.3**	**-17.5**	**195**	**168**	**16.1**
Bankruptcies	35	28	44	25.0	-20.5	131	121	8.3
Proposals	17	20	19	-15.0	-10.5	64	47	36.2
British Columbia	**32**	**26**	**46**	**23.1**	**-30.4**	**145**	**199**	**-27.1**
Bankruptcies	20	22	34	-9.1	-41.2	117	149	-21.5
Proposals	12	4	12	200.0	0.0	28	50	-44.0
Northwest Territories	**0**	**0**	**0**	**n/a**	**n/a**	**1**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	**937**	**790**	**944**	**18.6**	**-0.7**	**3,609**	**3,849**	**-6.2**
Bankruptcies	**684**	**585**	**703**	**16.9**	**-2.7**	**2,700**	**2,884**	**-6.4**
Proposals	**253**	**205**	**241**	**23.4**	**5.0**	**909**	**965**	**-5.8**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Agriculture, Forestry, Fishing and Hunting	**17**	**17**	**35**	**0.0**	**-51.4**	**68**	**88**	**-22.7**
Bankruptcies	9	12	24	-25.0	-62.5	49	62	-21.0
Proposals	8	5	11	60.0	-27.3	19	26	-26.9
Mining and Oil and Gas Extraction	**16**	**10**	**32**	**60.0**	**-50.0**	**47**	**72**	**-34.7**
Bankruptcies	11	5	27	120.0	-59.3	30	50	-40.0
Proposals	5	5	5	0.0	0.0	17	22	-22.7
Utilities	**2**	**1**	**4**	**100.0**	**-50.0**	**6**	**9**	**-33.3**
Bankruptcies	2	1	2	100.0	0.0	6	3	100.0
Proposals	0	0	2	n/a	-100.0	0	6	-100.0
Construction	**174**	**146**	**172**	**19.2**	**1.2**	**660**	**711**	**-7.2**
Bankruptcies	122	105	124	16.2	-1.6	479	520	-7.9
Proposals	52	41	48	26.8	8.3	181	191	-5.2
Manufacturing	**97**	**67**	**74**	**44.8**	**31.1**	**343**	**299**	**14.7**
Bankruptcies	61	45	47	35.6	29.8	238	216	10.2
Proposals	36	22	27	63.6	33.3	105	83	26.5
Wholesale Trade	**43**	**42**	**49**	**2.4**	**-12.2**	**172**	**179**	**-3.9**
Bankruptcies	29	31	39	-6.5	-25.6	122	142	-14.1
Proposals	14	11	10	27.3	40.0	50	37	35.1
Retail Trade	**101**	**79**	**90**	**27.8**	**12.2**	**403**	**454**	**-11.2**
Bankruptcies	86	68	62	26.5	38.7	319	331	-3.6
Proposals	15	11	28	36.4	-46.4	84	123	-31.7
Transportation and Warehousing	**46**	**47**	**63**	**-2.1**	**-27.0**	**223**	**225**	**-0.9**
Bankruptcies	34	38	49	-10.5	-30.6	171	177	-3.4
Proposals	12	9	14	33.3	-14.3	52	48	8.3
Information and Cultural Industries	**13**	**15**	**24**	**-13.3**	**-45.8**	**61**	**71**	**-14.1**
Bankruptcies	10	12	13	-16.7	-23.1	46	56	-17.9
Proposals	3	3	11	0.0	-72.7	15	15	0.0
Finance and Insurance	**17**	**15**	**11**	**13.3**	**54.5**	**66**	**64**	**3.1**
Bankruptcies	12	9	11	33.3	9.1	52	52	0.0
Proposals	5	6	0	-16.7	n/a	14	12	16.7
Real Estate and Rental and Leasing	**30**	**37**	**35**	**-18.9**	**-14.3**	**136**	**154**	**-11.7**
Bankruptcies	23	25	23	-8.0	0.0	98	101	-3.0
Proposals	7	12	12	-41.7	-41.7	38	53	-28.3
Professional, Scientific and Technical Services	**65**	**58**	**77**	**12.1**	**-15.6**	**256**	**296**	**-13.5**
Bankruptcies	49	48	62	2.1	-21.0	199	228	-12.7
Proposals	16	10	15	60.0	6.7	57	68	-16.2

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Management of Companies and Enterprises	**29**	**13**	**23**	**123.1**	**26.1**	**82**	**77**	**6.5**
Bankruptcies	21	12	17	75.0	23.5	64	55	16.4
Proposals	8	1	6	700.0	33.3	18	22	-18.2
Administrative and Support, Waste Management and Remediation Services	**33**	**30**	**54**	**10.0**	**-38.9**	**150**	**191**	**-21.5**
Bankruptcies	23	18	43	27.8	-46.5	110	143	-23.1
Proposals	10	12	11	-16.7	-9.1	40	48	-16.7
Educational Services	**7**	**5**	**8**	**40.0**	**-12.5**	**37**	**32**	**15.6**
Bankruptcies	5	3	6	66.7	-16.7	31	20	55.0
Proposals	2	2	2	0.0	0.0	6	12	-50.0
Health Care and Social Assistance	**23**	**15**	**18**	**53.3**	**27.8**	**81**	**71**	**14.1**
Bankruptcies	18	12	14	50.0	28.6	62	52	19.2
Proposals	5	3	4	66.7	25.0	19	19	0.0
Arts, Entertainment and Recreation	**25**	**17**	**19**	**47.1**	**31.6**	**79**	**80**	**-1.3**
Bankruptcies	21	10	13	110.0	61.5	59	64	-7.8
Proposals	4	7	6	-42.9	-33.3	20	16	25.0
Accommodation and Food Services	**144**	**128**	**121**	**12.5**	**19.0**	**544**	**610**	**-10.8**
Bankruptcies	103	91	100	13.2	3.0	404	473	-14.6
Proposals	41	37	21	10.8	95.2	140	137	2.2
Other Services (except Public Administration)	**55**	**46**	**34**	**19.6**	**61.8**	**190**	**162**	**17.3**
Bankruptcies	45	39	27	15.4	66.7	157	136	15.4
Proposals	10	7	7	42.9	42.9	33	26	26.9
Public Administration	**0**	**2**	**1**	**-100.0**	**-100.0**	**5**	**4**	**25.0**
Bankruptcies	0	1	0	-100.0	n/a	4	3	33.3
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
Total	**937**	**790**	**944**	**18.6**	**-0.7**	**3,609**	**3,849**	**-6.2**
Bankruptcies	**684**	**585**	**703**	**16.9**	**-2.7**	**2,700**	**2,884**	**-6.4**
Proposals	**253**	**205**	**241**	**23.4**	**5.0**	**909**	**965**	**-5.8**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Newfoundland and Labrador	**648**	**592**	**567**	**9.5**	**14.3**	**2,479**	**2,399**	**3.3**
Bankruptcies	**351**	**308**	**353**	**14.0**	**-0.6**	**1,367**	**1,552**	**-11.9**
Proposals	**297**	**284**	**214**	**4.6**	**38.8**	**1,112**	**847**	**31.3**
Avalon Peninsula	363	340	319	6.8	13.8	1,390	1,270	9.4
Bankruptcies	182	190	198	-4.2	-8.1	755	729	3.6
Proposals	181	150	121	20.7	49.6	635	541	17.4
South Coast - Burin Peninsula	44	30	37	46.7	18.9	158	168	-6.0
Bankruptcies	23	15	25	53.3	-8.0	99	126	-21.4
Proposals	21	15	12	40.0	75.0	59	42	40.5
West Coast - Northern Peninsula - Labrador	88	90	77	-2.2	14.3	357	383	-6.8
Bankruptcies	68	38	42	78.9	61.9	202	255	-20.8
Proposals	20	52	35	-61.5	-42.9	155	128	21.1
Notre Dame - Central Bonavista Bay	153	132	134	15.9	14.2	574	579	-0.9
Bankruptcies	78	65	88	20.0	-11.4	311	442	-29.6
Proposals	75	67	46	11.9	63.0	263	137	92.0
Prince Edward Island	**169**	**167**	**195**	**1.2**	**-13.3**	**673**	**802**	**-16.1**
Bankruptcies	**90**	**98**	**125**	**-8.2**	**-28.0**	**387**	**500**	**-22.6**
Proposals	**79**	**69**	**70**	**14.5**	**12.9**	**286**	**302**	**-5.3**
Nova Scotia	**1,322**	**1,479**	**1,447**	**-10.6**	**-8.6**	**5,724**	**5,948**	**-3.8**
Bankruptcies	**845**	**980**	**1,022**	**-13.8**	**-17.3**	**3,807**	**4,191**	**-9.2**
Proposals	**477**	**499**	**425**	**-4.4**	**12.2**	**1,917**	**1,757**	**9.1**
Cape Breton	257	264	250	-2.7	2.8	1,033	1,138	-9.2
Bankruptcies	136	149	151	-8.7	-9.9	565	704	-19.7
Proposals	121	115	99	5.2	22.2	468	434	7.8
North Shore	218	270	281	-19.3	-22.4	1,052	1,086	-3.1
Bankruptcies	148	177	193	-16.4	-23.3	732	757	-3.3
Proposals	70	93	88	-24.7	-20.5	320	329	-2.7
Annapolis Valley	171	190	193	-10.0	-11.4	732	870	-15.9
Bankruptcies	126	150	156	-16.0	-19.2	577	701	-17.7
Proposals	45	40	37	12.5	21.6	155	169	-8.3
Southern	213	207	167	2.9	27.5	809	639	26.6
Bankruptcies	121	137	119	-11.7	1.7	522	441	18.4
Proposals	92	70	48	31.4	91.7	287	198	44.9
Halifax	464	547	555	-15.2	-16.4	2,098	2,216	-5.3
Bankruptcies	314	367	403	-14.4	-22.1	1,411	1,590	-11.3
Proposals	150	180	152	-16.7	-1.3	687	626	9.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
New Brunswick	**1,084**	**1,120**	**1,152**	**-3.2**	**-5.9**	**4,361**	**4,442**	**-1.8**
Bankruptcies	**571**	**626**	**730**	**-8.8**	**-21.8**	**2,457**	**2,904**	**-15.4**
Proposals	**513**	**494**	**422**	**3.8**	**21.6**	**1,904**	**1,538**	**23.8**
Campbellton - Miramichi	229	197	278	16.2	-17.6	820	899	-8.8
Bankruptcies	128	126	198	1.6	-35.4	467	611	-23.6
Proposals	101	71	80	42.3	26.3	353	288	22.6
Moncton - Richibucto	325	314	357	3.5	-9.0	1,318	1,415	-6.9
Bankruptcies	172	162	214	6.2	-19.6	726	901	-19.4
Proposals	153	152	143	0.7	7.0	592	514	15.2
Saint John - St.Stephen	235	305	255	-23.0	-7.8	1,051	1,055	-0.4
Bankruptcies	114	165	149	-30.9	-23.5	563	653	-13.8
Proposals	121	140	106	-13.6	14.2	488	402	21.4
Fredericton - Oromocto	178	188	169	-5.3	5.3	741	697	6.3
Bankruptcies	98	107	114	-8.4	-14.0	444	483	-8.1
Proposals	80	81	55	-1.2	45.5	297	214	38.8
Edmundston - Woodstock	117	118	93	-0.8	25.8	433	376	15.2
Bankruptcies	59	67	55	-11.9	7.3	259	256	1.2
Proposals	58	51	38	13.7	52.6	174	120	45.0
Quebec	**10,330**	**9,871**	**10,285**	**4.6**	**0.4**	**41,670**	**43,009**	**-3.1**
Bankruptcies	**5,473**	**5,495**	**5,871**	**-0.4**	**-6.8**	**22,647**	**24,241**	**-6.6**
Proposals	**4,857**	**4,376**	**4,414**	**11.0**	**10.0**	**19,023**	**18,768**	**1.4**
Gaspésie - Îles-de-la-Madeleine	109	100	147	9.0	-25.9	450	521	-13.6
Bankruptcies	50	55	80	-9.1	-37.5	229	273	-16.1
Proposals	59	45	67	31.1	-11.9	221	248	-10.9
Bas-Saint-Laurent	222	229	215	-3.1	3.3	911	912	-0.1
Bankruptcies	128	120	137	6.7	-6.6	500	546	-8.4
Proposals	94	109	78	-13.8	20.5	411	366	12.3
Capitale-Nationale	918	841	763	9.2	20.3	3,490	3,243	7.6
Bankruptcies	524	484	471	8.3	11.3	2,028	1,950	4.0
Proposals	394	357	292	10.4	34.9	1,462	1,293	13.1
Chaudière - Appalaches	399	411	455	-2.9	-12.3	1,649	1,621	1.7
Bankruptcies	224	263	289	-14.8	-22.5	998	997	0.1
Proposals	175	148	166	18.2	5.4	651	624	4.3
Estrie	401	365	382	9.9	5.0	1,563	1,542	1.4
Bankruptcies	268	241	228	11.2	17.5	1,049	1,014	3.5
Proposals	133	124	154	7.3	-13.6	514	528	-2.7
Centre-du-Québec	304	262	311	16.0	-2.3	1,183	1,113	6.3
Bankruptcies	163	160	187	1.9	-12.8	665	674	-1.3
Proposals	141	102	124	38.2	13.7	518	439	18.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Montérégie	1,919	1,804	1,921	6.4	-0.1	7,736	8,198	-5.6
Bankruptcies	951	968	1,060	-1.8	-10.3	3,990	4,365	-8.6
Proposals	968	836	861	15.8	12.4	3,746	3,833	-2.3
Montréal	2,097	1,996	2,119	5.1	-1.0	8,354	8,992	-7.1
Bankruptcies	1,137	1,150	1,234	-1.1	-7.9	4,684	5,176	-9.5
Proposals	960	846	885	13.5	8.5	3,670	3,816	-3.8
Laval	521	496	536	5.0	-2.8	2,196	2,215	-0.9
Bankruptcies	219	230	257	-4.8	-14.8	985	1,129	-12.8
Proposals	302	266	279	13.5	8.2	1,211	1,086	11.5
Lanaudière	831	787	770	5.6	7.9	3,318	3,400	-2.4
Bankruptcies	375	402	425	-6.7	-11.8	1,613	1,751	-7.9
Proposals	456	385	345	18.4	32.2	1,705	1,649	3.4
Laurentides	1,024	1,063	979	-3.7	4.6	4,248	4,190	1.4
Bankruptcies	526	531	502	-0.9	4.8	2,134	2,215	-3.7
Proposals	498	532	477	-6.4	4.4	2,114	1,975	7.0
Outaouais	581	610	610	-4.8	-4.8	2,606	2,736	-4.8
Bankruptcies	305	334	333	-8.7	-8.4	1,385	1,485	-6.7
Proposals	276	276	277	0.0	-0.4	1,221	1,251	-2.4
Abitibi - Témiscamingue	164	145	191	13.1	-14.1	681	750	-9.2
Bankruptcies	70	77	108	-9.1	-35.2	325	436	-25.5
Proposals	94	68	83	38.2	13.3	356	314	13.4
Mauricie	407	322	373	26.4	9.1	1,476	1,545	-4.5
Bankruptcies	259	219	255	18.3	1.6	978	1,024	-4.5
Proposals	148	103	118	43.7	25.4	498	521	-4.4
Saguenay - Lac-Saint-Jean	329	328	368	0.3	-15.2	1,341	1,499	-10.5
Bankruptcies	203	191	234	6.3	-13.2	806	898	-10.2
Proposals	126	137	154	-8.0	-18.2	535	601	-11.0
Côte-Nord	87	99	115	-12.1	-24.3	407	481	-15.4
Bankruptcies	62	62	66	0.0	-6.1	253	279	-9.3
Proposals	25	37	49	-32.4	-49.0	154	202	-23.8
Nord-du-Québec	15	12	10	25.0	50.0	57	53	7.5
Bankruptcies	8	8	6	0.0	33.3	26	32	-18.8
Proposals	7	4	4	75.0	75.0	31	21	47.6
Ontario	**9,251**	**9,182**	**9,435**	**0.8**	**-2.0**	**38,167**	**39,611**	**-3.6**
Bankruptcies	**3,721**	**3,626**	**4,023**	**2.6**	**-7.5**	**15,336**	**16,904**	**-9.3**
Proposals	**5,530**	**5,556**	**5,412**	**-0.5**	**2.2**	**22,831**	**22,707**	**0.5**
Ottawa	1,009	959	939	5.2	7.5	4,014	3,908	2.7
Bankruptcies	532	460	470	15.7	13.2	2,005	2,053	-2.3
Proposals	477	499	469	-4.4	1.7	2,009	1,855	8.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Kingston - Pembroke	384	402	447	-4.5	-14.1	1,608	1,679	-4.2
Bankruptcies	149	167	209	-10.8	-28.7	672	813	-17.3
Proposals	235	235	238	0.0	-1.3	936	866	8.1
Muskoka - Kawarthas	258	299	265	-13.7	-2.6	1,122	1,202	-6.7
Bankruptcies	108	112	117	-3.6	-7.7	449	515	-12.8
Proposals	150	187	148	-19.8	1.4	673	687	-2.0
Toronto	3,676	3,819	3,670	-3.7	0.2	15,654	15,691	-0.2
Bankruptcies	1,279	1,307	1,328	-2.1	-3.7	5,423	5,694	-4.8
Proposals	2,397	2,512	2,342	-4.6	2.3	10,231	9,997	2.3
Kitchener - Waterloo - Barrie	1,006	885	939	13.7	7.1	3,767	3,836	-1.8
Bankruptcies	387	357	385	8.4	0.5	1,518	1,690	-10.2
Proposals	619	528	554	17.2	11.7	2,249	2,146	4.8
Hamilton - Niagara Peninsula	941	914	962	3.0	-2.2	3,850	4,482	-14.1
Bankruptcies	363	358	410	1.4	-11.5	1,524	1,872	-18.6
Proposals	578	556	552	4.0	4.7	2,326	2,610	-10.9
London	512	565	647	-9.4	-20.9	2,267	2,647	-14.4
Bankruptcies	205	235	307	-12.8	-33.2	944	1,163	-18.8
Proposals	307	330	340	-7.0	-9.7	1,323	1,484	-10.8
Windsor - Sarnia	521	470	520	10.9	0.2	2,041	2,081	-1.9
Bankruptcies	220	199	269	10.6	-18.2	906	1,009	-10.2
Proposals	301	271	251	11.1	19.9	1,135	1,072	5.9
Stratford - Bruce Peninsula	172	110	172	56.4	0.0	600	689	-12.9
Bankruptcies	94	56	97	67.9	-3.1	304	380	-20.0
Proposals	78	54	75	44.4	4.0	296	309	-4.2
Northeast	639	639	738	0.0	-13.4	2,735	2,840	-3.7
Bankruptcies	305	311	347	-1.9	-12.1	1,306	1,385	-5.7
Proposals	334	328	391	1.8	-14.6	1,429	1,455	-1.8
Northwest	133	122	135	9.0	-1.5	511	557	-8.3
Bankruptcies	78	65	83	20.0	-6.0	284	331	-14.2
Proposals	55	57	52	-3.5	5.8	227	226	0.4
Manitoba	703	637	660	10.4	6.5	2,604	2,607	-0.1
Bankruptcies	395	341	364	15.8	8.5	1,375	1,448	-5.0
Proposals	308	296	296	4.1	4.1	1,229	1,159	6.0
Southeast	53	48	41	10.4	29.3	225	176	27.8
Bankruptcies	39	29	23	34.5	69.6	147	96	53.1
Proposals	14	19	18	-26.3	-22.2	78	80	-2.5
South Central	29	27	32	7.4	-9.4	91	94	-3.2
Bankruptcies	13	15	23	-13.3	-43.5	49	68	-27.9
Proposals	16	12	9	33.3	77.8	42	26	61.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Southwest	77	72	79	6.9	-2.5	295	309	-4.5
Bankruptcies	41	27	40	51.9	2.5	137	140	-2.1
Proposals	36	45	39	-20.0	-7.7	158	169	-6.5
North Central	26	14	12	85.7	116.7	79	90	-12.2
Bankruptcies	16	8	9	100.0	77.8	42	48	-12.5
Proposals	10	6	3	66.7	233.3	37	42	-11.9
Winnipeg	435	402	421	8.2	3.3	1,637	1,642	-0.3
Bankruptcies	234	222	219	5.4	6.8	846	924	-8.4
Proposals	201	180	202	11.7	-0.5	791	718	10.2
Interlake	41	34	40	20.6	2.5	132	140	-5.7
Bankruptcies	33	18	27	83.3	22.2	80	81	-1.2
Proposals	8	16	13	-50.0	-38.5	52	59	-11.9
Parklands	18	22	17	-18.2	5.9	69	78	-11.5
Bankruptcies	6	16	8	-62.5	-25.0	38	43	-11.6
Proposals	12	6	9	100.0	33.3	31	35	-11.4
North	23	15	18	53.3	27.8	69	77	-10.4
Bankruptcies	13	5	15	160.0	-13.3	34	48	-29.2
Proposals	10	10	3	0.0	233.3	35	29	20.7
Saskatchewan	**775**	**801**	**752**	**-3.2**	**3.1**	**3,122**	**2,960**	**5.5**
Bankruptcies	**347**	**314**	**354**	**10.5**	**-2.0**	**1,368**	**1,421**	**-3.7**
Proposals	**428**	**487**	**398**	**-12.1**	**7.5**	**1,754**	**1,539**	**14.0**
Regina - Moose Mountain	273	246	258	11.0	5.8	1,041	991	5.0
Bankruptcies	94	72	81	30.6	16.0	357	366	-2.5
Proposals	179	174	177	2.9	1.1	684	625	9.4
Swift Current - Moose Jaw	44	55	62	-20.0	-29.0	207	235	-11.9
Bankruptcies	29	26	34	11.5	-14.7	114	130	-12.3
Proposals	15	29	28	-48.3	-46.4	93	105	-11.4
Saskatoon - Biggar	253	260	224	-2.7	12.9	1,036	923	12.2
Bankruptcies	128	112	123	14.3	4.1	499	471	5.9
Proposals	125	148	101	-15.5	23.8	537	452	18.8
Yorkton - Melville	45	53	53	-15.1	-15.1	181	186	-2.7
Bankruptcies	26	30	26	-13.3	0.0	99	95	4.2
Proposals	19	23	27	-17.4	-29.6	82	91	-9.9
Prince Albert	147	173	153	-15.0	-3.9	615	593	3.7
Bankruptcies	64	69	91	-7.2	-29.7	282	343	-17.8
Proposals	83	104	62	-20.2	33.9	333	250	33.2
Northern	11	12	3	-8.3	266.7	36	32	12.5
Bankruptcies	5	4	0	25.0	n/a	14	15	-6.7
Proposals	6	8	3	-25.0	100.0	22	17	29.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Alberta	**3,282**	**3,283**	**3,204**	**0.0**	**2.4**	**13,286**	**13,170**	**0.9**
Bankruptcies	**1,203**	**1,182**	**1,306**	**1.8**	**-7.9**	**5,008**	**5,427**	**-7.7**
Proposals	**2,079**	**2,101**	**1,898**	**-1.0**	**9.5**	**8,278**	**7,743**	**6.9**
Lethbridge - Medicine Hat	223	225	276	-0.9	-19.2	931	1,164	-20.0
Bankruptcies	90	89	116	1.1	-22.4	383	475	-19.4
Proposals	133	136	160	-2.2	-16.9	548	689	-20.5
Camrose - Drumheller	143	129	148	10.9	-3.4	568	607	-6.4
Bankruptcies	62	57	77	8.8	-19.5	267	311	-14.1
Proposals	81	72	71	12.5	14.1	301	296	1.7
Calgary	1,176	1,248	1,129	-5.8	4.2	5,002	4,746	5.4
Bankruptcies	419	430	401	-2.6	4.5	1,714	1,687	1.6
Proposals	757	818	728	-7.5	4.0	3,288	3,059	7.5
Banff - Jasper - Rocky Mountain House	60	57	74	5.3	-18.9	241	283	-14.8
Bankruptcies	23	23	30	0.0	-23.3	108	120	-10.0
Proposals	37	34	44	8.8	-15.9	133	163	-18.4
Red Deer	207	191	308	8.4	-32.8	847	1,058	-19.9
Bankruptcies	69	77	121	-10.4	-43.0	331	414	-20.0
Proposals	138	114	187	21.1	-26.2	516	644	-19.9
Edmonton	1,191	1,180	992	0.9	20.1	4,576	4,093	11.8
Bankruptcies	431	398	429	8.3	0.5	1,712	1,814	-5.6
Proposals	760	782	563	-2.8	35.0	2,864	2,279	25.7
Athabasca - Grande Prairie - Peace River	170	139	198	22.3	-14.1	733	882	-16.9
Bankruptcies	64	65	89	-1.5	-28.1	336	436	-22.9
Proposals	106	74	109	43.2	-2.8	397	446	-11.0
Wood Buffalo - Cold Lake	111	115	79	-3.5	40.5	389	335	16.1
Bankruptcies	45	44	43	2.3	4.7	158	169	-6.5
Proposals	66	71	36	-7.0	83.3	231	166	39.2
British Columbia	**2,414**	**2,371**	**2,398**	**1.8**	**0.7**	**9,991**	**10,806**	**-7.5**
Bankruptcies	**938**	**939**	**1,022**	**-0.1**	**-8.2**	**4,146**	**4,719**	**-12.1**
Proposals	**1,476**	**1,432**	**1,376**	**3.1**	**7.3**	**5,845**	**6,087**	**-4.0**
Vancouver Island and Coast	515	463	547	11.2	-5.9	2,022	2,405	-15.9
Bankruptcies	212	211	242	0.5	-12.4	922	1,145	-19.5
Proposals	303	252	305	20.2	-0.7	1,100	1,260	-12.7
Lower Mainland - Southwest	1,288	1,320	1,221	-2.4	5.5	5,453	5,737	-5.0
Bankruptcies	457	491	482	-6.9	-5.2	2,073	2,244	-7.6
Proposals	831	829	739	0.2	12.4	3,380	3,493	-3.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Thompson - Okanagan	358	338	349	5.9	2.6	1,402	1,452	-3.4
Bankruptcies	158	121	167	30.6	-5.4	625	695	-10.1
Proposals	200	217	182	-7.8	9.9	777	757	2.6
Kootenay	69	90	69	-23.3	0.0	327	331	-1.2
Bankruptcies	35	43	32	-18.6	9.4	166	188	-11.7
Proposals	34	47	37	-27.7	-8.1	161	143	12.6
Cariboo	102	94	124	8.5	-17.7	450	539	-16.5
Bankruptcies	44	48	55	-8.3	-20.0	222	283	-21.6
Proposals	58	46	69	26.1	-15.9	228	256	-10.9
North Coast	17	20	16	-15.0	6.3	86	67	28.4
Bankruptcies	6	8	8	-25.0	-25.0	37	38	-2.6
Proposals	11	12	8	-8.3	37.5	49	29	69.0
Nechako	12	10	16	20.0	-25.0	53	68	-22.1
Bankruptcies	4	4	11	0.0	-63.6	30	34	-11.8
Proposals	8	6	5	33.3	60.0	23	34	-32.4
Northeast	52	34	56	52.9	-7.1	196	205	-4.4
Bankruptcies	22	12	25	83.3	-12.0	71	91	-22.0
Proposals	30	22	31	36.4	-3.2	125	114	9.6
Northwest Territories	30	24	17	25.0	76.5	80	60	33.3
Bankruptcies	21	18	12	16.7	75.0	51	35	45.7
Proposals	9	6	5	50.0	80.0	29	25	16.0
Yukon	13	8	9	62.5	44.4	37	55	-32.7
Bankruptcies	5	3	3	66.7	66.7	18	27	-33.3
Proposals	8	5	6	60.0	33.3	19	28	-32.1
Nunavut	4	0	2	n/a	100.0	4	9	-55.6
Bankruptcies	2	0	0	n/a	n/a	2	3	-33.3
Proposals	2	0	2	n/a	0.0	2	6	-66.7

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Newfoundland and Labrador	**10**	**7**	**10**	**42.9**	**0.0**	**36**	**28**	**28.6**
Bankruptcies	**5**	**6**	**9**	**-16.7**	**-44.4**	**23**	**22**	**4.5**
Proposals	**5**	**1**	**1**	**400.0**	**400.0**	**13**	**6**	**116.7**
Avalon Peninsula	7	5	5	40.0	40.0	27	16	68.8
Bankruptcies	2	5	4	-60.0	-50.0	15	10	50.0
Proposals	5	0	1	n/a	400.0	12	6	100.0
South Coast - Burin Peninsula	0	0	3	n/a	-100.0	1	4	-75.0
Bankruptcies	0	0	3	n/a	-100.0	1	4	-75.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	3	1	2	200.0	50.0	5	3	66.7
Bankruptcies	3	1	2	200.0	50.0	5	3	66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	0	1	0	-100.0	n/a	3	5	-40.0
Bankruptcies	0	0	0	n/a	n/a	2	5	-60.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Prince Edward Island	**0**	**2**	**1**	**-100.0**	**-100.0**	**12**	**13**	**-7.7**
Bankruptcies	**0**	**2**	**0**	**-100.0**	**n/a**	**10**	**7**	**42.9**
Proposals	**0**	**0**	**1**	**n/a**	**-100.0**	**2**	**6**	**-66.7**
Nova Scotia	**10**	**17**	**18**	**-41.2**	**-44.4**	**49**	**75**	**-34.7**
Bankruptcies	**8**	**14**	**13**	**-42.9**	**-38.5**	**43**	**63**	**-31.7**
Proposals	**2**	**3**	**5**	**-33.3**	**-60.0**	**6**	**12**	**-50.0**
Cape Breton	0	1	0	-100.0	n/a	3	4	-25.0
Bankruptcies	0	0	0	n/a	n/a	2	2	0.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
North Shore	5	1	6	400.0	-16.7	8	13	-38.5
Bankruptcies	4	1	4	300.0	0.0	6	11	-45.5
Proposals	1	0	2	n/a	-50.0	2	2	0.0
Annapolis Valley	1	2	2	-50.0	-50.0	5	9	-44.4
Bankruptcies	1	2	2	-50.0	-50.0	5	9	-44.4
Proposals	0	0	0	n/a	n/a	0	0	n/a
Southern	0	1	7	-100.0	-100.0	6	13	-53.8
Bankruptcies	0	1	5	-100.0	-100.0	6	10	-40.0
Proposals	0	0	2	n/a	-100.0	0	3	-100.0
Halifax	4	12	3	-66.7	33.3	27	35	-22.9
Bankruptcies	3	10	2	-70.0	50.0	24	29	-17.2
Proposals	1	2	1	-50.0	0.0	3	6	-50.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
New Brunswick	**20**	**6**	**13**	**233.3**	**53.8**	**57**	**59**	**-3.4**
Bankruptcies	**11**	**6**	**11**	**83.3**	**0.0**	**43**	**45**	**-4.4**
Proposals	**9**	**0**	**2**	**n/a**	**350.0**	**14**	**14**	**0.0**
Campbellton - Miramichi	1	0	5	n/a	-80.0	8	14	-42.9
Bankruptcies	1	0	4	n/a	-75.0	7	10	-30.0
Proposals	0	0	1	n/a	-100.0	1	4	-75.0
Moncton - Richibucto	15	2	4	650.0	275.0	23	16	43.8
Bankruptcies	8	2	3	300.0	166.7	14	13	7.7
Proposals	7	0	1	n/a	600.0	9	3	200.0
Saint John - St.Stephen	2	3	2	-33.3	0.0	10	13	-23.1
Bankruptcies	1	3	2	-66.7	-50.0	9	10	-10.0
Proposals	1	0	0	n/a	n/a	1	3	-66.7
Fredericton - Oromocto	0	0	2	n/a	-100.0	4	5	-20.0
Bankruptcies	0	0	2	n/a	-100.0	3	3	0.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Edmundston - Woodstock	2	1	0	100.0	n/a	11	10	10.0
Bankruptcies	1	1	0	0.0	n/a	9	8	12.5
Proposals	1	0	0	n/a	n/a	2	2	0.0
Quebec	**531**	**440**	**526**	**20.7**	**1.0**	**2,061**	**2,197**	**-6.2**
Bankruptcies	**401**	**328**	**400**	**22.3**	**0.3**	**1,563**	**1,660**	**-5.8**
Proposals	**130**	**112**	**126**	**16.1**	**3.2**	**498**	**537**	**-7.3**
Gaspésie - Îles-de-la-Madeleine	5	1	7	400.0	-28.6	11	15	-26.7
Bankruptcies	3	1	7	200.0	-57.1	8	14	-42.9
Proposals	2	0	0	n/a	n/a	3	1	200.0
Bas-Saint-Laurent	9	7	7	28.6	28.6	46	50	-8.0
Bankruptcies	7	7	6	0.0	16.7	36	39	-7.7
Proposals	2	0	1	n/a	100.0	10	11	-9.1
Capitale-Nationale	52	42	45	23.8	15.6	211	201	5.0
Bankruptcies	39	36	26	8.3	50.0	165	139	18.7
Proposals	13	6	19	116.7	-31.6	46	62	-25.8
Chaudière - Appalaches	23	20	21	15.0	9.5	101	105	-3.8
Bankruptcies	20	18	16	11.1	25.0	87	80	8.8
Proposals	3	2	5	50.0	-40.0	14	25	-44.0
Estrie	8	7	14	14.3	-42.9	42	52	-19.2
Bankruptcies	6	7	10	-14.3	-40.0	36	42	-14.3
Proposals	2	0	4	n/a	-50.0	6	10	-40.0
Centre-du-Québec	14	11	25	27.3	-44.0	47	55	-14.5
Bankruptcies	13	11	15	18.2	-13.3	36	37	-2.7
Proposals	1	0	10	n/a	-90.0	11	18	-38.9

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Montérégie	82	68	87	20.6	-5.7	327	357	-8.4
Bankruptcies	65	52	73	25.0	-11.0	250	289	-13.5
Proposals	17	16	14	6.3	21.4	77	68	13.2
Montréal	143	132	142	8.3	0.7	556	611	-9.0
Bankruptcies	101	90	109	12.2	-7.3	400	455	-12.1
Proposals	42	42	33	0.0	27.3	156	156	0.0
Laval	26	31	24	-16.1	8.3	133	111	19.8
Bankruptcies	18	19	16	-5.3	12.5	99	80	23.8
Proposals	8	12	8	-33.3	0.0	34	31	9.7
Lanaudière	42	25	30	68.0	40.0	117	135	-13.3
Bankruptcies	34	16	23	112.5	47.8	85	106	-19.8
Proposals	8	9	7	-11.1	14.3	32	29	10.3
Laurentides	43	39	54	10.3	-20.4	164	226	-27.4
Bankruptcies	34	30	40	13.3	-15.0	126	157	-19.7
Proposals	9	9	14	0.0	-35.7	38	69	-44.9
Outaouais	18	11	17	63.6	5.9	68	81	-16.0
Bankruptcies	12	6	13	100.0	-7.7	47	62	-24.2
Proposals	6	5	4	20.0	50.0	21	19	10.5
Abitibi - Témiscamingue	14	9	5	55.6	180.0	44	29	51.7
Bankruptcies	14	6	5	133.3	180.0	37	28	32.1
Proposals	0	3	0	-100.0	n/a	7	1	600.0
Mauricie	26	15	23	73.3	13.0	98	85	15.3
Bankruptcies	14	12	19	16.7	-26.3	73	70	4.3
Proposals	12	3	4	300.0	200.0	25	15	66.7
Saguenay - Lac-Saint-Jean	17	17	18	0.0	-5.6	57	57	0.0
Bankruptcies	15	14	17	7.1	-11.8	48	46	4.3
Proposals	2	3	1	-33.3	100.0	9	11	-18.2
Côte-Nord	4	3	5	33.3	-20.0	25	20	25.0
Bankruptcies	3	1	4	200.0	-25.0	20	15	33.3
Proposals	1	2	1	-50.0	0.0	5	5	0.0
Nord-du-Québec	2	0	0	n/a	n/a	5	1	400.0
Bankruptcies	1	0	0	n/a	n/a	4	1	300.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
Ontario	**229**	**215**	**225**	**6.5**	**1.8**	**878**	**940**	**-6.6**
Bankruptcies	**160**	**157**	**163**	**1.9**	**-1.8**	**632**	**691**	**-8.5**
Proposals	**69**	**58**	**62**	**19.0**	**11.3**	**246**	**249**	**-1.2**
Ottawa	22	28	29	-21.4	-24.1	110	92	19.6
Bankruptcies	17	21	19	-19.0	-10.5	83	68	22.1
Proposals	5	7	10	-28.6	-50.0	27	24	12.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Kingston - Pembroke	4	6	4	-33.3	0.0	16	16	0.0
Bankruptcies	4	5	4	-20.0	0.0	15	12	25.0
Proposals	0	1	0	-100.0	n/a	1	4	-75.0
Muskoka - Kawarthas	5	1	7	400.0	-28.6	13	14	-7.1
Bankruptcies	3	0	7	n/a	-57.1	7	12	-41.7
Proposals	2	1	0	100.0	n/a	6	2	200.0
Toronto	127	118	116	7.6	9.5	470	495	-5.1
Bankruptcies	86	81	82	6.2	4.9	331	363	-8.8
Proposals	41	37	34	10.8	20.6	139	132	5.3
Kitchener - Waterloo - Barrie	13	14	16	-7.1	-18.8	50	76	-34.2
Bankruptcies	10	11	14	-9.1	-28.6	38	58	-34.5
Proposals	3	3	2	0.0	50.0	12	18	-33.3
Hamilton - Niagara Peninsula	31	17	14	82.4	121.4	96	101	-5.0
Bankruptcies	21	15	12	40.0	75.0	72	85	-15.3
Proposals	10	2	2	400.0	400.0	24	16	50.0
London	7	7	16	0.0	-56.3	33	47	-29.8
Bankruptcies	4	6	9	-33.3	-55.6	19	28	-32.1
Proposals	3	1	7	200.0	-57.1	14	19	-26.3
Windsor - Sarnia	11	8	16	37.5	-31.3	29	53	-45.3
Bankruptcies	6	5	13	20.0	-53.8	18	42	-57.1
Proposals	5	3	3	66.7	66.7	11	11	0.0
Stratford - Bruce Peninsula	3	5	1	-40.0	200.0	19	8	137.5
Bankruptcies	3	4	0	-25.0	n/a	18	5	260.0
Proposals	0	1	1	-100.0	-100.0	1	3	-66.7
Northeast	5	7	1	-28.6	400.0	25	16	56.3
Bankruptcies	5	6	0	-16.7	n/a	20	7	185.7
Proposals	0	1	1	-100.0	-100.0	5	9	-44.4
Northwest	1	2	4	-50.0	-75.0	11	15	-26.7
Bankruptcies	1	2	3	-50.0	-66.7	9	10	-10.0
Proposals	0	0	1	n/a	-100.0	2	5	-60.0
Manitoba	10	7	14	42.9	-28.6	39	52	-25.0
Bankruptcies	8	4	7	100.0	14.3	33	34	-2.9
Proposals	2	3	7	-33.3	-71.4	6	18	-66.7
Southeast	2	0	0	n/a	n/a	6	4	50.0
Bankruptcies	2	0	0	n/a	n/a	6	3	100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
South Central	1	1	0	0.0	n/a	3	8	-62.5
Bankruptcies	1	0	0	n/a	n/a	2	6	-66.7
Proposals	0	1	0	-100.0	n/a	1	2	-50.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Southwest	2	2	8	0.0	-75.0	4	13	-69.2
Bankruptcies	2	1	3	100.0	-33.3	3	8	-62.5
Proposals	0	1	5	-100.0	-100.0	1	5	-80.0
North Central	0	0	0	n/a	n/a	2	1	100.0
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	1	2	4	-50.0	-75.0	14	20	-30.0
Bankruptcies	1	1	2	0.0	-50.0	12	10	20.0
Proposals	0	1	2	-100.0	-100.0	2	10	-80.0
Interlake	1	0	2	n/a	-50.0	5	6	-16.7
Bankruptcies	1	0	2	n/a	-50.0	5	6	-16.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	3	2	0	50.0	n/a	5	0	n/a
Bankruptcies	1	2	0	-50.0	n/a	3	0	n/a
Proposals	2	0	0	n/a	n/a	2	0	n/a
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	**43**	**22**	**28**	**95.5**	**53.6**	**136**	**117**	**16.2**
Bankruptcies	**36**	**18**	**22**	**100.0**	**63.6**	**104**	**91**	**14.3**
Proposals	**7**	**4**	**6**	**75.0**	**16.7**	**32**	**26**	**23.1**
Regina - Moose Mountain	13	9	16	44.4	-18.8	37	52	-28.8
Bankruptcies	11	5	11	120.0	0.0	24	40	-40.0
Proposals	2	4	5	-50.0	-60.0	13	12	8.3
Swift Current - Moose Jaw	1	1	2	0.0	-50.0	19	11	72.7
Bankruptcies	1	1	2	0.0	-50.0	12	10	20.0
Proposals	0	0	0	n/a	n/a	7	1	600.0
Saskatoon - Biggar	21	5	4	320.0	425.0	45	26	73.1
Bankruptcies	19	5	4	280.0	375.0	39	18	116.7
Proposals	2	0	0	n/a	n/a	6	8	-25.0
Yorkton - Melville	3	2	2	50.0	50.0	11	11	0.0
Bankruptcies	3	2	1	50.0	200.0	8	10	-20.0
Proposals	0	0	1	n/a	-100.0	3	1	200.0
Prince Albert	4	4	3	0.0	33.3	20	12	66.7
Bankruptcies	2	4	3	-50.0	-33.3	18	10	80.0
Proposals	2	0	0	n/a	n/a	2	2	0.0
Northern	1	0	0	n/a	n/a	3	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	1	0	0	n/a	n/a	1	0	n/a

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Alberta	**52**	**48**	**63**	**8.3**	**-17.5**	**195**	**168**	**16.1**
Bankruptcies	**35**	**28**	**44**	**25.0**	**-20.5**	**131**	**121**	**8.3**
Proposals	**17**	**20**	**19**	**-15.0**	**-10.5**	**64**	**47**	**36.2**
Lethbridge - Medicine Hat	1	1	1	0.0	0.0	3	2	50.0
Bankruptcies	1	1	1	0.0	0.0	3	2	50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Camrose - Drumheller	2	0	1	n/a	100.0	5	2	150.0
Bankruptcies	2	0	1	n/a	100.0	3	2	50.0
Proposals	0	0	0	n/a	n/a	2	0	n/a
Calgary	27	19	37	42.1	-27.0	92	84	9.5
Bankruptcies	20	16	23	25.0	-13.0	69	59	16.9
Proposals	7	3	14	133.3	-50.0	23	25	-8.0
Banff - Jasper - Rocky Mountain House	1	0	1	n/a	0.0	1	2	-50.0
Bankruptcies	0	0	1	n/a	-100.0	0	2	-100.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
Red Deer	2	0	2	n/a	0.0	4	7	-42.9
Bankruptcies	2	0	2	n/a	0.0	4	7	-42.9
Proposals	0	0	0	n/a	n/a	0	0	n/a
Edmonton	16	23	17	-30.4	-5.9	73	62	17.7
Bankruptcies	7	7	12	0.0	-41.7	39	41	-4.9
Proposals	9	16	5	-43.8	80.0	34	21	61.9
Athabasca - Grande Prairie - Peace River	2	4	3	-50.0	-33.3	11	7	57.1
Bankruptcies	2	3	3	-33.3	-33.3	10	6	66.7
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Wood Buffalo - Cold Lake	1	1	1	0.0	0.0	5	3	66.7
Bankruptcies	1	1	1	0.0	0.0	3	2	50.0
Proposals	0	0	0	n/a	n/a	2	1	100.0
British Columbia	**32**	**26**	**46**	**23.1**	**-30.4**	**145**	**199**	**-27.1**
Bankruptcies	**20**	**22**	**34**	**-9.1**	**-41.2**	**117**	**149**	**-21.5**
Proposals	**12**	**4**	**12**	**200.0**	**0.0**	**28**	**50**	**-44.0**
Vancouver Island and Coast	2	4	2	-50.0	0.0	17	26	-34.6
Bankruptcies	2	3	1	-33.3	100.0	11	19	-42.1
Proposals	0	1	1	-100.0	-100.0	6	7	-14.3
Lower Mainland - Southwest	26	18	35	44.4	-25.7	106	125	-15.2
Bankruptcies	14	16	27	-12.5	-48.1	86	94	-8.5
Proposals	12	2	8	500.0	50.0	20	31	-35.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Thompson - Okanagan	3	4	3	-25.0	0.0	15	30	-50.0
Bankruptcies	3	2	3	50.0	0.0	13	25	-48.0
Proposals	0	2	0	-100.0	n/a	2	5	-60.0
Kootenay	0	0	2	n/a	-100.0	2	3	-33.3
Bankruptcies	0	0	1	n/a	-100.0	1	2	-50.0
Proposals	0	0	1	n/a	-100.0	1	1	0.0
Cariboo	0	1	1	-100.0	-100.0	5	3	66.7
Bankruptcies	0	1	1	-100.0	-100.0	5	2	150.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
North Coast	0	0	1	n/a	-100.0	0	1	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	1	0	0	n/a	n/a	1	2	-50.0
Bankruptcies	1	0	0	n/a	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	0	1	n/a	-100.0	0	5	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	1	n/a	-100.0	0	3	-100.0
Northwest Territories	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
St. John's	**N.L.**	**274**	**240**	**207**	**14.2**	**32.4**	**1,027**	**872**	**17.8**
Bankruptcies		142	134	132	6.0	7.6	559	527	6.1
Proposals		132	106	75	24.5	76.0	468	345	35.7
Halifax	**N.S.**	**457**	**539**	**516**	**-15.2**	**-11.4**	**2,068**	**2,034**	**1.7**
Bankruptcies		309	361	377	-14.4	-18.0	1,389	1,462	-5.0
Proposals		148	178	139	-16.9	6.5	679	572	18.7
Moncton	**N.B.**	**231**	**226**	**247**	**2.2**	**-6.5**	**964**	**936**	**3.0**
Bankruptcies		122	119	141	2.5	-13.5	529	594	-10.9
Proposals		109	107	106	1.9	2.8	435	342	27.2
Saint John	**N.B.**	**182**	**232**	**198**	**-21.6**	**-8.1**	**805**	**789**	**2.0**
Bankruptcies		88	124	112	-29.0	-21.4	429	490	-12.4
Proposals		94	108	86	-13.0	9.3	376	299	25.8
Saguenay	**Que.**	**217**	**207**	**232**	**4.8**	**-6.5**	**887**	**896**	**-1.0**
Bankruptcies		133	124	134	7.3	-0.7	528	504	4.8
Proposals		84	83	98	1.2	-14.3	359	392	-8.4
Québec	**Que.**	**919**	**901**	**785**	**2.0**	**17.1**	**3,623**	**3,176**	**14.1**
Bankruptcies		515	522	478	-1.3	7.7	2,121	1,919	10.5
Proposals		404	379	307	6.6	31.6	1,502	1,257	19.5
Sherbrooke	**Que.**	**282**	**263**	**236**	**7.2**	**19.5**	**1,098**	**955**	**15.0**
Bankruptcies		189	173	143	9.2	32.2	742	634	17.0
Proposals		93	90	93	3.3	0.0	356	321	10.9
Trois-Rivières	**Que.**	**244**	**194**	**191**	**25.8**	**27.7**	**887**	**799**	**11.0**
Bankruptcies		152	133	128	14.3	18.8	595	536	11.0
Proposals		92	61	63	50.8	46.0	292	263	11.0
Montréal	**Que.**	**4,773**	**4,588**	**4,508**	**4.0**	**5.9**	**19,312**	**19,069**	**1.3**
Bankruptcies		2,373	2,411	2,414	-1.6	-1.7	9,879	10,178	-2.9
Proposals		2,400	2,177	2,094	10.2	14.6	9,433	8,891	6.1
Ottawa - Gatineau	**Ont./ Que.**	**1,158**	**1,160**	**1,047**	**-0.2**	**10.6**	**4,853**	**4,493**	**8.0**
Bankruptcies		610	579	539	5.4	13.2	2,458	2,381	3.2
Proposals		548	581	508	-5.7	7.9	2,395	2,112	13.4
Kingston	**Ont.**	**111**	**131**	**117**	**-15.3**	**-5.1**	**460**	**460**	**0.0**
Bankruptcies		50	57	70	-12.3	-28.6	208	232	-10.3
Proposals		61	74	47	-17.6	29.8	252	228	10.5
Peterborough	**Ont.**	**93**	**95**	**73**	**-2.1**	**27.4**	**364**	**332**	**9.6**
Bankruptcies		38	30	33	26.7	15.2	137	131	4.6
Proposals		55	65	40	-15.4	37.5	227	201	12.9
Oshawa	**Ont.**	**258**	**252**	**241**	**2.4**	**7.1**	**1,038**	**983**	**5.6**
Bankruptcies		98	102	101	-3.9	-3.0	385	391	-1.5
Proposals		160	150	140	6.7	14.3	653	592	10.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Toronto	**Ont.**	**3,396**	**3,560**	**3,248**	**-4.6**	**4.6**	**14,560**	**13,938**	**4.5**
Bankruptcies		1,171	1,213	1,170	-3.5	0.1	5,027	5,072	-0.9
Proposals		2,225	2,347	2,078	-5.2	7.1	9,533	8,866	7.5
Hamilton	**Ont.**	**494**	**438**	**421**	**12.8**	**17.3**	**1,834**	**1,948**	**-5.9**
Bankruptcies		193	175	206	10.3	-6.3	726	841	-13.7
Proposals		301	263	215	14.4	40.0	1,108	1,107	0.1
St. Catharines - Niagara	**Ont.**	**296**	**303**	**317**	**-2.3**	**-6.6**	**1,330**	**1,544**	**-13.9**
Bankruptcies		118	125	117	-5.6	0.9	536	625	-14.2
Proposals		178	178	200	0.0	-11.0	794	919	-13.6
Kitchener	**Ont.**	**358**	**354**	**360**	**1.1**	**-0.6**	**1,396**	**1,422**	**-1.8**
Bankruptcies		149	145	156	2.8	-4.5	583	667	-12.6
Proposals		209	209	204	0.0	2.5	813	755	7.7
Brantford	**Ont.**	**79**	**83**	**98**	**-4.8**	**-19.4**	**371**	**408**	**-9.1**
Bankruptcies		28	24	39	16.7	-28.2	139	174	-20.1
Proposals		51	59	59	-13.6	-13.6	232	234	-0.9
Guelph	**Ont.**	**116**	**84**	**97**	**38.1**	**19.6**	**371**	**324**	**14.5**
Bankruptcies		46	30	44	53.3	4.5	159	148	7.4
Proposals		70	54	53	29.6	32.1	212	176	20.5
London	**Ont.**	**392**	**438**	**465**	**-10.5**	**-15.7**	**1,759**	**1,925**	**-8.6**
Bankruptcies		158	180	215	-12.2	-26.5	733	833	-12.0
Proposals		234	258	250	-9.3	-6.4	1,026	1,092	-6.0
Windsor	**Ont.**	**270**	**263**	**233**	**2.7**	**15.9**	**1,059**	**957**	**10.7**
Bankruptcies		116	105	113	10.5	2.7	451	432	4.4
Proposals		154	158	120	-2.5	28.3	608	525	15.8
Barrie	**Ont.**	**210**	**179**	**158**	**17.3**	**32.9**	**762**	**705**	**8.1**
Bankruptcies		76	74	55	2.7	38.2	302	283	6.7
Proposals		134	105	103	27.6	30.1	460	422	9.0
Greater Sudbury	**Ont.**	**223**	**238**	**251**	**-6.3**	**-11.2**	**918**	**884**	**3.8**
Bankruptcies		92	95	117	-3.2	-21.4	367	410	-10.5
Proposals		131	143	134	-8.4	-2.2	551	474	16.2
Thunder Bay	**Ont.**	**84**	**83**	**73**	**1.2**	**15.1**	**336**	**336**	**0.0**
Bankruptcies		49	45	45	8.9	8.9	189	196	-3.6
Proposals		35	38	28	-7.9	25.0	147	140	5.0
Winnipeg	**Man.**	**450**	**407**	**415**	**10.6**	**8.4**	**1,687**	**1,607**	**5.0**
Bankruptcies		246	224	223	9.8	10.3	879	913	-3.7
Proposals		204	183	192	11.5	6.3	808	694	16.4
Regina	**Sask.**	**218**	**181**	**190**	**20.4**	**14.7**	**813**	**683**	**19.0**
Bankruptcies		74	45	61	64.4	21.3	269	236	14.0
Proposals		144	136	129	5.9	11.6	544	447	21.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Saskatoon	**Sask.**	**228**	**230**	**170**	**-0.9**	**34.1**	**924**	**730**	**26.6**
Bankruptcies		108	98	96	10.2	12.5	432	376	14.9
Proposals		120	132	74	-9.1	62.2	492	354	39.0
Calgary	**Alta.**	**1,071**	**1,131**	**915**	**-5.3**	**17.0**	**4,551**	**3,899**	**16.7**
Bankruptcies		373	383	320	-2.6	16.6	1,529	1,390	10.0
Proposals		698	748	595	-6.7	17.3	3,022	2,509	20.4
Edmonton	**Alta.**	**1,123**	**1,110**	**833**	**1.2**	**34.8**	**4,314**	**3,504**	**23.1**
Bankruptcies		403	376	364	7.2	10.7	1,605	1,561	2.8
Proposals		720	734	469	-1.9	53.5	2,709	1,943	39.4
Kelowna	**B.C.**	**128**	**125**	**128**	**2.4**	**0.0**	**512**	**494**	**3.6**
Bankruptcies		53	39	58	35.9	-8.6	218	223	-2.2
Proposals		75	86	70	-12.8	7.1	294	271	8.5
Abbotsford	**B.C.**	**109**	**99**	**80**	**10.1**	**36.3**	**394**	**421**	**-6.4**
Bankruptcies		43	48	31	-10.4	38.7	167	177	-5.6
Proposals		66	51	49	29.4	34.7	227	244	-7.0
Vancouver	**B.C.**	**1,085**	**1,115**	**970**	**-2.7**	**11.9**	**4,607**	**4,533**	**1.6**
Bankruptcies		362	395	374	-8.4	-3.2	1,675	1,733	-3.3
Proposals		723	720	596	0.4	21.3	2,932	2,800	4.7
Victoria	**B.C.**	**236**	**212**	**248**	**11.3**	**-4.8**	**937**	**1,073**	**-12.7**
Bankruptcies		82	79	86	3.8	-4.7	352	417	-15.6
Proposals		154	133	162	15.8	-4.9	585	656	-10.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
St. John's	**N.L.**	**4**	**5**	**5**	**-20.0**	**-20.0**	**23**	**13**	**76.9**
Bankruptcies		1	5	4	-80.0	-75.0	13	8	62.5
Proposals		3	0	1	n/a	200.0	10	5	100.0
Halifax	**N.S.**	**4**	**11**	**3**	**-63.6**	**33.3**	**27**	**33**	**-18.2**
Bankruptcies		3	9	2	-66.7	50.0	24	28	-14.3
Proposals		1	2	1	-50.0	0.0	3	5	-40.0
Moncton	**N.B.**	**11**	**1**	**3**	**1000.0**	**266.7**	**17**	**11**	**54.5**
Bankruptcies		4	1	2	300.0	100.0	8	9	-11.1
Proposals		7	0	1	n/a	600.0	9	2	350.0
Saint John	**N.B.**	**2**	**3**	**2**	**-33.3**	**0.0**	**8**	**12**	**-33.3**
Bankruptcies		1	3	2	-66.7	-50.0	7	9	-22.2
Proposals		1	0	0	n/a	n/a	1	3	-66.7
Saguenay	**Que.**	**13**	**7**	**8**	**85.7**	**62.5**	**32**	**30**	**6.7**
Bankruptcies		11	4	8	175.0	37.5	26	24	8.3
Proposals		2	3	0	-33.3	n/a	6	6	0.0
Québec	**Que.**	**59**	**47**	**46**	**25.5**	**28.3**	**242**	**211**	**14.7**
Bankruptcies		44	42	30	4.8	46.7	193	146	32.2
Proposals		15	5	16	200.0	-6.3	49	65	-24.6
Sherbrooke	**Que.**	**5**	**6**	**7**	**-16.7**	**-28.6**	**31**	**34**	**-8.8**
Bankruptcies		4	6	5	-33.3	-20.0	27	28	-3.6
Proposals		1	0	2	n/a	-50.0	4	6	-33.3
Trois-Rivières	**Que.**	**15**	**11**	**13**	**36.4**	**15.4**	**59**	**48**	**22.9**
Bankruptcies		8	9	9	-11.1	-11.1	47	38	23.7
Proposals		7	2	4	250.0	75.0	12	10	20.0
Montréal	**Que.**	**276**	**247**	**260**	**11.7**	**6.2**	**1,084**	**1,099**	**-1.4**
Bankruptcies		204	169	199	20.7	2.5	797	819	-2.7
Proposals		72	78	61	-7.7	18.0	287	280	2.5
Ottawa - Gatineau	**Ont./ Que.**	**31**	**26**	**39**	**19.2**	**-20.5**	**137**	**136**	**0.7**
Bankruptcies		21	16	27	31.3	-22.2	96	103	-6.8
Proposals		10	10	12	0.0	-16.7	41	33	24.2
Kingston	**Ont.**	**0**	**2**	**1**	**-100.0**	**-100.0**	**2**	**5**	**-60.0**
Bankruptcies		0	1	1	-100.0	-100.0	1	5	-80.0
Proposals		0	1	0	-100.0	n/a	1	0	n/a
Peterborough	**Ont.**	**1**	**0**	**2**	**n/a**	**-50.0**	**5**	**4**	**25.0**
Bankruptcies		1	0	2	n/a	-50.0	2	2	0.0
Proposals		0	0	0	n/a	n/a	3	2	50.0
Oshawa	**Ont.**	**9**	**7**	**5**	**28.6**	**80.0**	**24**	**29**	**-17.2**
Bankruptcies		9	4	4	125.0	125.0	21	22	-4.5
Proposals		0	3	1	-100.0	-100.0	3	7	-57.1

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Toronto	**Ont.**	**115**	**106**	**100**	**8.5**	**15.0**	**434**	**435**	**-0.2**
Bankruptcies		75	74	70	1.4	7.1	303	318	-4.7
Proposals		40	32	30	25.0	33.3	131	117	12.0
Hamilton	**Ont.**	**14**	**10**	**6**	**40.0**	**133.3**	**52**	**44**	**18.2**
Bankruptcies		10	9	6	11.1	66.7	38	37	2.7
Proposals		4	1	0	300.0	n/a	14	7	100.0
St. Catharines - Niagara	**Ont.**	**9**	**4**	**2**	**125.0**	**350.0**	**25**	**28**	**-10.7**
Bankruptcies		6	3	2	100.0	200.0	19	26	-26.9
Proposals		3	1	0	200.0	n/a	6	2	200.0
Kitchener	**Ont.**	**4**	**4**	**5**	**0.0**	**-20.0**	**19**	**25**	**-24.0**
Bankruptcies		4	4	4	0.0	0.0	15	20	-25.0
Proposals		0	0	1	n/a	-100.0	4	5	-20.0
Brantford	**Ont.**	**4**	**2**	**5**	**100.0**	**-20.0**	**12**	**17**	**-29.4**
Bankruptcies		3	2	3	50.0	0.0	10	12	-16.7
Proposals		1	0	2	n/a	-50.0	2	5	-60.0
Guelph	**Ont.**	**4**	**2**	**0**	**100.0**	**n/a**	**9**	**3**	**200.0**
Bankruptcies		3	2	0	50.0	n/a	8	2	300.0
Proposals		1	0	0	n/a	n/a	1	1	0.0
London	**Ont.**	**6**	**4**	**10**	**50.0**	**-40.0**	**26**	**35**	**-25.7**
Bankruptcies		4	3	5	33.3	-20.0	16	20	-20.0
Proposals		2	1	5	100.0	-60.0	10	15	-33.3
Windsor	**Ont.**	**6**	**5**	**12**	**20.0**	**-50.0**	**17**	**37**	**-54.1**
Bankruptcies		4	3	9	33.3	-55.6	12	29	-58.6
Proposals		2	2	3	0.0	-33.3	5	8	-37.5
Barrie	**Ont.**	**2**	**2**	**5**	**0.0**	**-60.0**	**8**	**18**	**-55.6**
Bankruptcies		1	1	5	0.0	-80.0	6	13	-53.8
Proposals		1	1	0	0.0	n/a	2	5	-60.0
Greater Sudbury	**Ont.**	**0**	**0**	**0**	**n/a**	**n/a**	**3**	**4**	**-25.0**
Bankruptcies		0	0	0	n/a	n/a	1	1	0.0
Proposals		0	0	0	n/a	n/a	2	3	-33.3
Thunder Bay	**Ont.**	**1**	**1**	**4**	**0.0**	**-75.0**	**3**	**13**	**-76.9**
Bankruptcies		1	1	3	0.0	-66.7	3	8	-62.5
Proposals		0	0	1	n/a	-100.0	0	5	-100.0
Winnipeg	**Man.**	**3**	**2**	**4**	**50.0**	**-25.0**	**17**	**22**	**-22.7**
Bankruptcies		3	1	2	200.0	50.0	15	12	25.0
Proposals		0	1	2	-100.0	-100.0	2	10	-80.0
Regina	**Sask.**	**11**	**7**	**12**	**57.1**	**-8.3**	**28**	**37**	**-24.3**
Bankruptcies		10	3	8	233.3	25.0	17	29	-41.4
Proposals		1	4	4	-75.0	-75.0	11	8	37.5

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2017	Q3 2017	Q4 2016	Q3 2017 to Q4 2017	Q4 2016 to Q4 2017	12-31-2017	12-31-2016	% Change
Saskatoon	**Sask.**	**18**	**4**	**2**	**350.0**	**800.0**	**39**	**21**	**85.7**
Bankruptcies		17	4	2	325.0	750.0	35	14	150.0
Proposals		1	0	0	n/a	n/a	4	7	-42.9
Calgary	**Alta.**	**21**	**18**	**32**	**16.7**	**-34.4**	**82**	**76**	**7.9**
Bankruptcies		16	15	20	6.7	-20.0	61	53	15.1
Proposals		5	3	12	66.7	-58.3	21	23	-8.7
Edmonton	**Alta.**	**15**	**23**	**15**	**-34.8**	**0.0**	**70**	**54**	**29.6**
Bankruptcies		6	7	11	-14.3	-45.5	36	37	-2.7
Proposals		9	16	4	-43.8	125.0	34	17	100.0
Kelowna	**B.C.**	**0**	**2**	**2**	**-100.0**	**-100.0**	**6**	**12**	**-50.0**
Bankruptcies		0	1	2	-100.0	-100.0	5	10	-50.0
Proposals		0	1	0	-100.0	n/a	1	2	-50.0
Abbotsford	**B.C.**	**1**	**4**	**0**	**-75.0**	**n/a**	**7**	**5**	**40.0**
Bankruptcies		0	4	0	-100.0	n/a	6	3	100.0
Proposals		1	0	0	n/a	n/a	1	2	-50.0
Vancouver	**B.C.**	**23**	**13**	**30**	**76.9**	**-23.3**	**95**	**97**	**-2.1**
Bankruptcies		13	11	24	18.2	-45.8	77	72	6.9
Proposals		10	2	6	400.0	66.7	18	25	-28.0
Victoria	**B.C.**	**1**	**1**	**2**	**0.0**	**-50.0**	**9**	**14**	**-35.7**
Bankruptcies		1	1	1	0.0	0.0	7	9	-22.2
Proposals		0	0	1	n/a	-100.0	2	5	-60.0